

Information to identify the case:

Debtor 1	<u>Nicholas Usuriello</u>	Social Security number or ITIN	xxx-xx-6221
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Pamela A. Usuriello</u>	Social Security number or ITIN	xxx-xx-0618
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-35276-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nicholas Usuriello

Pamela A. Usuriello

3/29/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Nicholas Usuriello
 Pamela A. Usuriello
 Debtors

Case No. 18-35276-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 21

Date Rcvd: Mar 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2019.

db/jdb	+Nicholas Usuriello, Pamela A. Usuriello, 42 Lincoln Court, Keansburg, NJ 07734-1436
cr	+Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	+Global Lending Services, LLC, 14841 Dallas Parkway, Ste. 425, Dallas, TX 75254-8067
517943273	+Green Grove Associates, 99 Green Grove Ave, Keyport, NJ 07735-1976
517943274	+Hancock Arms Apartments, 14-20 Hancock St, Keansburg, NJ 07734-2007
517943277	+Midland Funding LLC (Pearl Vision), 8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255
517943279	+Pluese Becker & Saltzman, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
517943280	+Specialized Loan Servicing LLC, 8742 Lucent Blvd, Ste 300, Littleton, CO 80129-2386
517943281	+The Home Depot, PO Box 790328, Saint Louis, MO 63179-0328

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 29 2019 23:17:25 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 29 2019 23:17:23 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517980838	EDI: PHINAMERI.COM Mar 30 2019 03:03:00 Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096
517943269	+EDI: RMSC.COM Mar 30 2019 03:03:00 Care Credit, GE Money Bank, Att: Bankruptcy Dept, PO Box 103106, Roswell, GA 30076-9106
517943270	+EDI: RCSFNBMARIN.COM Mar 30 2019 03:03:00 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517943271	E-mail/Text: bankruptcy@glslc.com Mar 29 2019 23:16:59 Global Lending, PO Box 10437, Greenville, SC 29603
517943272	+EDI: PHINAMERI.COM Mar 30 2019 03:03:00 GM Financial, Bankruptcy Dept, PO Box 183853, Arlington, TX 76096-3853
517943275	+EDI: RMSC.COM Mar 30 2019 03:03:00 JC Penney, PO Box 103104, Roswell, GA 30076-9104
517943276	EDI: WFNBNB.COM Mar 30 2019 03:03:00 Lane Bryant, WFNBNB, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
517943278	+EDI: RMSC.COM Mar 30 2019 03:03:00 Old Navy Synchrony Bank, Att: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
517944698	+EDI: RMSC.COM Mar 30 2019 03:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517943282	EDI: WFFC.COM Mar 30 2019 03:03:00 Wells Fargo Dealer Services, Att: Bankruptcy, PO Box 168048, Irving, TX 75016-8048

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2019 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
 Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
 Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-25 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-25 rsolarz@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Warren Brumel on behalf of Debtor Nicholas Usuriello wbrumel@keyportlaw.com,
brumellawecf@gmail.com
Warren Brumel on behalf of Joint Debtor Pamela A. Usuriello wbrumel@keyportlaw.com,
brumellawecf@gmail.com

TOTAL: 7